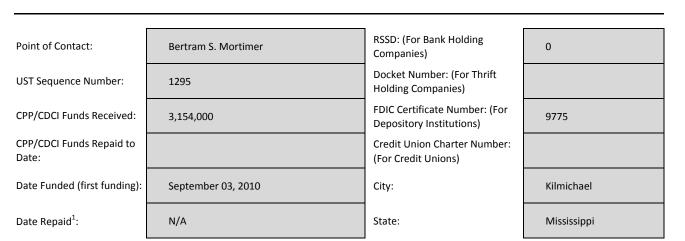


(Include Holding Company Where Applicable)

Vilm	ichaal	Bancorp.	Inc
NIIIII	ıtılatı	Dalicul D.	IIIC



¹If repayment was incremental, please enter the most recent repayment date.

American taxpayers are quite interested in knowing how banks have used the money that Treasury has invested under the Capital Purchase Program (CPP) and Community Development Capital Initiative (CDCI). To answer that question, Treasury is seeking responses that describe generally how the CPP/CDCI investment has affected the operation of your business. We understand that once received, the cash associated with TARP funding is indistinguishable from other cash sources, unless the funds were segregated, and therefore it may not be feasible to identify precisely how the CPP/CDCI investment was deployed or how many CPP/CDCI dollars were allocated to each use. Nevertheless, we ask you to provide as much information as you can about how you have used the capital Treasury has provided, and how your uses of that capital have changed over time. Treasury will be pairing this survey with a summary of certain balance sheet and other financial data from your institution's regulatory filings, so to the extent you find it helpful to do so, please feel free to refer to your institution's quarterly call reports to illustrate your answers. This is your opportunity to speak to the taxpayers in your own words, which will be posted on our website.

What specific ways did your institution utilize CPP/CDCI capital? Check all that apply and elaborate as appropriate, especially if the uses have shifted over time. Your responses should reflect actions taken over the past year (or for the portion of the year in which CPP/CDCI funds were outstanding).

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Λ.	mcrease	ienaine oi	reduce ienaini	z iess man omerv	wise would have occurred	J.

Since the receipt of our CDCI funds in Sept 2010, we have increased our loan portfolio by 34%, and opened an additional branch in an adjacent county. Without the additional CDCI capital, we would not have been able to achieve this growth.





NAME OF INSTITUTION

(Include Holding Company Where Applicable)	1789
Kilmichael Bancorp, Inc.	
To the extent the funds supported increased lending, please describe the major X commercial mortgage loans, small business loans, etc.).	or type of loans, if possible (residential mortgage loans,
Since Sept 2010, our Commercial and Industrial loans have increased 9.4%, Consincreased 39.4%, Mortgage loans have increased 31.9%, and R/E Non-mortgage	
X Increase securities purchased (ABS, MBS, etc.). Our total securities portfolio has increased 21.9% since the receipt of the CDCI of increase in Agency Backed Securities.	apital, including a 108% increase in MBS, and a 37%
X Make other investments. Since the receipt of the CDCI capital, we have opened a branch in a nearby com Much of our growth can be attributed to this new branch.	munity where a large regional bank had closed a branch







Kilmichael Bancorp, Inc.	
Increase reserves for non-performing assets.	
Reduce borrowings.	
Increase charge-offs.	



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Kilmichael Bancorp, Inc.	
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The building where or	ancial institution or purchase ass ur new branch was opened was p		heir branch in that locatio
Held as non-leverage	d increase to total capital.		



NAME OF INSTITUTION

(Include Holding Company Where Applicable)
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Kilmichael Bancorp, Inc.			
What actions were you able to avoid because of the capital infusion of CPP/CDCI funds?			



NAME OF INSTITUTION

(Include Holding Company Where Applicable)

Kilmichael Bancorp, Inc.
What actions were you able to take that you may not have taken without the capital infusion of CPP/CDCI funds? Our bank was able to continue to grow and make loans because of the CDCI capital. Since receipt of the CDCI funds, our loans have increased 34% and our deposits have increased 26%.



NAME OF INSTITUTION

(Include Holding Company Where Applicable)	
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Kilmichael Bancorp, Inc.	
Please describe any other actions that you were able to undertake with the capital infusion of CPP/CDCI funds.	